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(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission 4

Application Number	09/917,439
Filing Date	July 27, 2001
First Named Inventor	Robert G. Farris and Michael L. Roerick
Group Art Unit	2161
Examiner Name	To Be Assigned
Attorney Docket Number	EFTD-25,758

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Group 2100**ENCLOSURES (check all that apply)**

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| <input type="checkbox"/> After Final | <input type="checkbox"/> Petition | <input type="checkbox"/> Proprietary Information |
| <input type="checkbox"/> Affidavits/declaration(s) | <input type="checkbox"/> Petition to Convert to a Provisional Application | <input type="checkbox"/> Status Letter |
| <input type="checkbox"/> Extension of Time Request | <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address | <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): |
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| <input checked="" type="checkbox"/> Information Disclosure Statement | <input type="checkbox"/> Request for Refund | |
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| <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53 | | |

Remarks

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENTFirm
or
Individual name

HOWISON, CHAUZA, THOMA, HANDLEY & ARNOTT, L.L.P.

Signature

Date

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231 on this date: November 1, 2001

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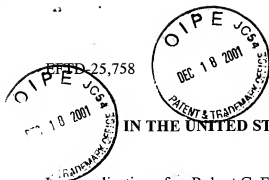
Roger N. Chauza

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Robert G. Farris and Michael L. Roerick
Serial No.: 09/917,439
Filed: July 27, 2001
Group: 2161
Examiner: To Be Assigned
For: VALUE TRANSFER SYSTEM FOR UNBANKED CUSTOMERS

Assistant Commissioner for
Patents
Washington, D.C. 20231

Dear Sir:

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(Name of Person Mailing Document)

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(Signature)

Nov. 1, 2001
(Date of Signature)

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Group 2100

INFORMATION DISCLOSURE STATEMENT

In accordance with the requirements of 37 C.F.R. §§ 1.56, 1.97, and 1.98, attached please find a Form PTO 1449 listing information for consideration by the Office in connection with its examination of the above-captioned patent application.

To Applicants knowledge, this information disclosure statement is being filed before the mailing date of a first Office Action on the merits. Therefore, pursuant to 37 C.F.R. § 1.97(b)(3), no fee is believed necessary for its consideration. Applicants request that this information disclosure statement be considered and that a copy of the Form PTO 1449 be returned to the undersigned indicating the consideration of each document listed.

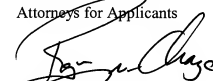
INFORMATION DISCLOSURE STATEMENT
Atty. Dkt. No. EFTD-25,758
S/N 09/917,439

REMARKS

Applicants submit that no representation is made, and no representation is intended, that more relevant material does not exist, or that the order of presentation of these materials in any way reflects their relevant pertinence. The listing on the attached Form PTO 1449 is not intended to constitute an admission of any kind. Specifically, this presentation is not an admission that any of the items listed are properly citable against the above-identified application as prior art. Applicants respectfully submit that their invention is patentable over the enclosed documents listed on Form PTO 1449.

Please charge any necessary fees or deficiencies in fees necessary for the filing of this paper or credit any overpayment to Deposit Account No. 20-0780/EFTD-25,758 of HOWISON, CHAUZA, THOMA, HANDLEY & ARNOTT, L.L.P.

Respectfully submitted,
HOWISON, CHAUZA, THOMA, HANDLEY
& ARNOTT, L.L.P.
Attorneys for Applicants



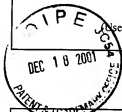
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November 1, 2001

INFORMATION DISCLOSURE STATEMENT
Atty. Dkt. No. EFTD-25,758
S/N 09/917,439

FORM PTO-1449 (Rev. 2-32)	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE INFORMATION DISCLOSURE STATEMENT BY APPLICANT	ATTY. DOCKET NO. EFTD-25,758	SERIAL NO. 09/917,439
		APPLICANT Robert G. Farris and Michael L. Roerick	
		FILING DATE July 27, 2001	GROUP 2161



U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	A1	4,305,059	12/08/1981	Benton	340	825.33	
	A2	4,912,762	03/27/1990	Lee et al.	380	24	
	A3	4,977,595	12/11/1990	Ohta et al.	380	24	
	A4	5,016,277	05/14/1991	Hamilton	380	49	
	A5	5,877,482	03/02/1999	Reilly	235	380	
	A6	5,963,648	10/05/1999	Rosen	380	24	
	A7	6,137,873	10/24/2000	Gilles	379	201	

FOREIGN PATENT DOCUMENTS

FOREIGN TRAVEL DOCUMENTS							
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

OTHER DOCUMENTS (including Author, Title, Date, Pertinent Pages, Etc.)			
EXAMINER		DATE CONSIDERED	
EXAMINER: Initial if citation considered. whether or not citation is in conformance with MPEP 609: Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.			